



The Village at Stone Ridge

THE QUARRY BULLETIN

VOLUME 2

ISSUE JUNE/JULY 2005



PHOTO: NANY DIAZ

Bill Nussbum, Harry O'Donnell, Carl Erickson, Tom Barry and Mike Gallant join forces to lower the flag on "Dedication Night," as dusk approaches on a windy and rainy day.

GOVERNMENT AFFAIRS

House and Window Washing Cancelled



by Nick Johnson, Board of Trustees

For those of you who missed our May 16 Board of Trustees meeting, I presented more information on the house-washing project. The key points were:

1. Great North, our property management company, manages other condominiums like ours and only one other association washed their houses after 15 years.

2. I contacted the manufacturer and searched their web site and determined that:

- a. The manufacturer does not recommend pressure washing.
- b. We have Charter Oak, a top line siding.
- c. Manufacturer's information states "to maintain a like-new appearance, just rinse occasionally with a garden hose."

d. And, "ordinarily, the cleaning action of rainfall will be adequate to wash your vinyl siding."

e. Also "...vinyl siding and soffits should be washed periodically by hosing with a garden hose and clear water, particularly in those areas not exposed directly to rainfall."

Following the presentation and discussion, the Board of Trustees took a formal vote and the planned house washing was cancelled.

The house washing had raised concerns about its making the windows dirty and a window washing had been scheduled to follow. A vote was taken on canceling the window washing and that motion was also passed.

These two measures will save the condominium \$18,000 this year plus the same planned expense in 2006 and 2007 for a combined savings of \$54,000.

Anyone wishing additional information on the vinyl siding can access the web site at www.alside.com or contact me, Nick Johnson, at nicholasjohnson@comcast.net.

Deck Staining

The Property Management Committee is currently developing a plan to paint all the decks over some period of time. All the front decks that need staining can probably be done in one year. The back decks will probably be done over a period of 3 years. Many of the owners are doing it themselves, since both the front and back decks are pretty easy. For anyone willing to wait, we will initiate action shortly.

Armand Francoeur has kindly volunteered to coordinate this program. The Property Management Committee already has a number of volunteers who are trying to save the Village expenses on this and in a number of other areas.

I purchased 2 gallons of the front deck stain for the Village and if any residents want to do their own decks, they can borrow a can. Since the front decks are small they do not take very long or need much stain.

The standard stain for the Village at Stone Ridge for the back decks is:

SIKKENS
Cetol SRD
#996
NATURAL LIGHT

Please do not use any other stain than the above.

You can buy it at:

Lynch PAINT CENTER
301 Littleton Road
Westford, MA 01886
Tel. 978-692-3703

The stain for the front decks is:

ULTRA PREMIUM
PENOFIN
Penetrating Oil Finish
TRANSPARENT CHESTNUT
UN 1263

Please do not use any other stain than the above.

You can buy it at:

COLORWORK III
7 Summer Street
Chelmsford, MA 01824
Tel. 978-250-9908

If any residents have questions about the deck-staining program they may email Armand at jafran@comcast.net or me at nicholasjohnson@comcast.net

BEGINNER PAINTING COURSE

Marie Stabile, a very talented artist, has agreed to conduct a beginner's class in painting. Sessions will begin in the near future and will consist of 5 classes of about 3 hours each. Exact time will be determined shortly and will occur during the daytime, Monday to Friday. Cost per student will be



about \$70 and will include all necessary supplies. Marie will buy these supplies so students do not have to worry about these details. Cost may increase slightly after she buys the supplies and determines the exact cost. If you already have your own equipment and supplies, there's no charge. Class size will be limited to 10 students and will be selected on a first come basis. Please send an email to nicholasjohnson@comcast.net or send a note to Nick Johnson at 16 Highland Road. As soon as we have the 10 students I will notify everyone, hopefully by email.



MUTUAL FUND INVESTING

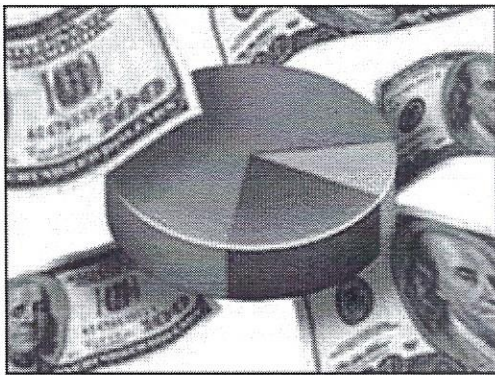


by Herb Shanzer

Unfortunately, when it comes to investment decisions, there is never a clearly right or wrong approach. One of the benefits of my retirement has been the free time necessary to do some extensive reading and research on both investment strategies and specific investments. I have concluded that, for me, no-load mutual funds are the best investment vehicle. In the course of doing that I have compiled an over-simplified set of guidelines that I use to assist me both in developing a successful overall investment strategy and in focusing on the key issues that make for the best possible buy/sell decisions.

Many of us here at VSR, in addition to other sources of income, are also relying on a decent return on our investments. This is the first in what is intended to be a series of articles that will share some of these investment guidelines with you. None of them are exactly original, "earth shattering," revelations – rather, they are an attempt to combine the results of my research with common sense and apply them to investment strategy. Other investors have

found the thinking behind them helpful in understanding the buy and sell process. Hopefully, you also will find them somewhat useful in making decisions with



respect to your own investment portfolio. I look forward to the opportunity to discuss them with you. They are by no means perfect, and I have found that constant reconsideration has resulted in their gradual improvement.

Proper Diversification Improves Performance

Studies have shown that diversified portfolios tend to have higher overall long-term gain due to less volatility. A properly diversified portfolio will contain funds that have a broad range of investment objectives, levels of risk, investment style, geographic concentration and market sector emphasis. Volatility is reduced because these five elements do not tend to go up and down at the same time. Putting together such a portfolio does not necessarily require a large number of funds, but selecting the correct ones is not always simple.

Many investors try to diversify by buying several of the top performing funds – assuming that if one starts to decline in performance, the others will continue to do well. A number of funds tend to concentrate their holdings in a few hot, high-growth, market sectors such as technology,

THE HANDYMAN CORNER

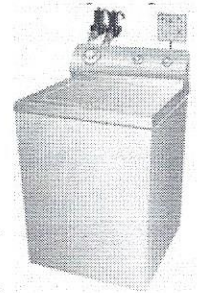
Wash Room Water (not on my floor)



by Nick Johnson

If your washing machine is connected to bare rubber hoses you may be risking water damage. Under constant water pressure these hoses can leak and even burst. That is why some building codes say that the water supply should be shut off when the washer is not in use -- UNLESS its connected to a no-burst hose. If your washer is like mine you have to reach over your washer AND remember to shut it off each time you use it. If you are like me, remembering the details is a problem.

So as a preventive maintenance item you should consider buying the no burst hoses, which can be purchased at most home improvement stores for about \$15. These are encased in a woven metal sleeve that prevents weak spots in the rubber from developing into leaks or worse. If you have a neighbor living below you, they and your insurance agent will also like this idea.



or health care. The current top performing funds usually include a number of those that took this risk and happened to bet on the right market sector. Since they will tend to move in the same direction in response to changes in the market, they are all likely to underperform when the market turns downward. Avoiding an over concentration of your portfolio in any one market sector is key to good diversification.

A detailed understanding of each fund's holdings is essential in maintaining a properly diversified portfolio. For instance – many "domestic" funds have a significant percentage of their investments overseas

When it comes to diversification, there is not necessarily safety in holding a large number of funds. It makes more sense to hold a relatively small number of carefully chosen funds to provide optimum diversification.

For example, it is possible to put together a domestic portfolio containing equal amounts of only four funds (Baron Partners, Excelsior Value & Restructuring, Muhlenkamp and Harbor Small Cap Value) that is highly diversified.

This is an overly small portfolio that I have chosen to illustrate my point. Normally I would advocate a somewhat larger portfolio that also contains international holdings and bonds.

The next time you look over your own portfolio you may want to keep this principal in mind.



MEET YOUR NEIGHBORS

Joan & Rosalie

by Shirley Chambers



Once upon a time in the Ocean State of little Rho^{dy} there lived two young girls, blonde blue-eyed Joan Ruhle and brunette brown-eyed Rosalie Macchiarola. Dressed in their school uniforms of white blouses, navy jumpers, nylon stockings (a must), and regulation oxford shoes, little did Joan and Rosalie suspect that their lives were about to merge into an amazing parallel course, so parallel it's a bit eerie. These pretty little lasses graduated from St. Xavier's Academy in Providence in 1957.

Both Rosalie and Joan had decided they wanted a career in nursing, so off they went to nursing schools, Rosalie to the R.I. Hospital School of Nursing and Joan to St. Joseph's School of Nursing. They each lasted about a year. Joan's mother warned her she was too squeamish to be a nurse. Joan did well in her nursing studies, but once she commenced training in the wards she said "Mom, I can't stand this, the smells are ----" So she quit. Rosalie also did well for a time until she was called upon to treat a 500-pound woman with bed sores. She decided this was most assuredly not the profession she wanted either, so she also quit.

As the story unfolds, Joan graduated from Bryant College where she learned to be an Executive Secretary. Rosalie went to work for New England Tel and Tel, during which period she took many business and education courses, eventually leading to a degree. At about this time they each met their dapper

young "Prince Charmings." When Armand first came on the scene, Joan didn't like him at all because she thought he was kind of "snooty." When Rosalie met Nick, she didn't like him at first either. Thus another similarity in their lives! But it doesn't stop here, so hang on.

Both Nick and Armand went to the University of Rhode Island. Now, are you ready for this? They both got their degrees in Electrical Engineering. Joan and Rosalie married their princes

clubhouse, the Johnsons were seated in the front of the room facing the other residents. (Nick was practicing for the upcoming Board of Trusteeship.) Joan kept staring at Rosalie, wondering if and where she had seen that person before. She thought she remembered a girl from her senior class who resembled Rosalie. When she got home she dove for her yearbook and sure enough, there was Rosalie's picture at the top of the page. She hotfooted it over to the Johnson's condo and they confirmed this amazing reunion. Is it possible that after not seeing one another since graduation 48 years ago, they both bought condos in this Village right across the street from each other, on Highland Road?

This is a bit of an anti-climax, but worth mentioning nevertheless. Both ladies recently went to Nashua and unbeknownst to one another bought the very same picture to hang on their condo walls. Doesn't that just creep you out?

For the past nine years Rosalie has been working three days a week for the Sudbury School System in their Extended Day Program. Rosalie and Nick have three sons: Nick, David, and Derek, and a friendly yellow lab named Sammie whom we all know. Joan, an artistic photographer, is a member of the Merrimack Valley Camera Club where she often wins competitions for her outstanding work. Joan and Armand have one son, Joe, and one grandson, Jeremy.

And so, the St. Xavier's ladies and their princes shall live happily ever after in our beautiful VSR kingdom.



Rosalie Johnson and Joan Francoeur, with the remembrance of St. Xavier's year book.

45 years ago this year, with Joan's anniversary coming up in July and Rosalie's in October. Another amazing analogy!

We're not through yet. Both ladies went to the Lee Institute and got their real estate broker's licenses, but found this was not their calling, so this too they quit. They proudly proclaimed in unison: "the only thing we haven't quit is our husbands." Hallelujah!

OK, here comes the real zinger. At the first Thursday night meeting the Francoeurs attended in the

PHOTO: NANCY DIAZ

THE VILLAGE JUROR

by Richard Diaz



There are a few responsibilities that American citizens know little about, being a juror is one of them.

When this country was founded, the laws of England, dictated by George VI and enforced by the British military, were a major factor in the revolt of the American Colonies. Poorly drafted, bad law was being applied to the citizens of these colonies in order to perpetuate the special interests of English Royalty and Merchants. These laws trampled upon the individual dignities of the average citizen. So in response, we issued a Declaration of Independence, and went to war. Eleven years later the Constitution of the United States of America was written.

Today our own legislatures and courts are keeping us well supplied with an abundance of laws protecting special interests. Thousands of citizens are now in prison and the U.S. now leads the world in the percent of population behind bars (1 in 250)! More prisons are being built than ever before for those whose "crime" affects no one but themselves.

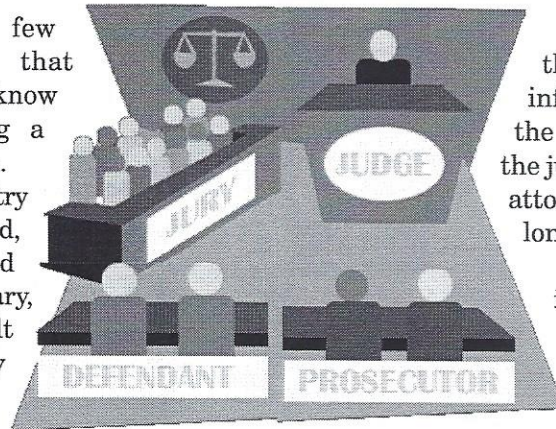
The juror of this country is the most powerful authority and entails the most engrossing responsibility a citizen will ever be asked to perform.

The individual juror has the right and duty to pass judgement on the CRIME, the LAW and the APPLICATION of that law, without fear of punishment or retribution from the government.

John Adams, our second president, said, "It is not only his right but his duty...to find the verdict according to his own best understanding, judgment, and conscience, though in direct opposition to the direction of the court."

Thomas Jefferson said, "I consider trial by jury as the only anchor yet imagined by man, by which a government can be held to the principles of its constitution."

The U.S. Constitution provides five separate tribunals with veto power, which are: the Representatives, the Senate, the Executive, Judges and the Jury. All are very aware of the power of the Jury, except the Juror, but none will speak of that power openly. The nation's founders understood that trials by juries of ordinary citizens, fully informed of their powers as jurors, would confine the government to its proper role as the servant and not the master of the people.



It was normal procedure in the early days of our country to inform juries of their right to judge the law and the defendant. And if the judge didn't tell them, the defense attorney very often would. This is no longer true.

Today no officer of the court is allowed to tell the jury of their veto power.

Despite the courts' refusal to inform jurors of their historical veto power, jury

nullification in liquor law trials was a major contributing factor in ending the alcohol prohibition of the 20's and 30's. (Today in Kentucky jurors often refuse to convict under the marijuana prohibition laws.)

If a Juror accepts as the law, that which the Judge states, then that Juror has accepted the exercise of absolute authority of a government employee and has surrendered a power and right that once was the citizen's safeguard of liberty.

We need to be wary and/or critical of any proposals to "streamline" the jury system, or to create jurisdictions or regulations which "do not require" trial by jury (two of the means by which your power as a juror is stolen!). We now hear about plans to allow a court to find a person guilty of a crime with less than a 12-0 vote.

Since the primary source of Jurors is voter registration rolls, it is very possible that many of our residents will be called for "Jury Duty." Get your education now and arrive informed.

To find out more about jury nullification, do a Google search on "Jury Nullification" or call 800-TEL-JURY and record your name and address to receive information from the "Fully Informed Jury Association".

Much of this article was drawn from the Mendocino College Eagle and can be found at: <http://www.greenmac.com/eagle/ISSUES/ISSUE23-9/07JuryNullification.html>. Additional information can be found at: Famous Trials: <http://www.law.umkc.edu/faculty/projects/ftrials/ftrials.htm> and the Fully Informed Jury Association <http://www.fija.org/>.

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PERCEPTIONS

Counting Happiness



by Louise O'Donnell

Last month I submitted an article about the "good old days." Here are some reasons I'm happy to be living in the "here and now."

- ◆ I'm thankful to live in a country where we have freedom of religion, where one can worship as one chooses and love who one chooses.
- ◆ I'm grateful for being able to express my opinions without fear of being persecuted.
- ◆ Today, we and our children are healthier than ever before, living longer, thanks to the progress made in modern medicine.
- ◆ Modern technology enables us to communicate faster. It helps make us and our children better educated than ever before, thus making better jobs more readily available.
- ◆ I'm thankful for all the modern conveniences that make our lives so much richer and easier. We now can fly across countries and continents faster and more comfortably than ever before. Families are able to remain close because of this.
- ◆ Women no longer are being taken for granted as parents, but are being happily assisted by their husbands in the care of their precious children.
- ◆ I'm grateful we can live in a community such as ours, where friendships bloom and kind acts are the norm, not the exception.
- ◆ Lastly, I feel fortunate to see the beautiful American flag waving in the breeze at the top of the hill as you enter our Village. It truly is a stirring sight to see the symbol of freedom, that our ancestors and some members of our family fought and died for, flying proudly. I'm grateful, too, for the wonderful group of people who took on the task of providing us with this flag. Long may it wave!

A SLICE OF LIFE

Keve



by Mort Silverman

One of the group of fellows in my neighborhood in the Bronx, New York, was Keve (pronounced Key-vee). He was a good, hard-working man who was a butcher in Macy's Department Store.

Most of the fellows might be out on the corner engaged in philosophical discourse (Plato, Socrates or Aristotle), or the meaning of T. S. Elliot's poetry. Keve, however, would stand silently nearby. He could not follow the conversations about these weighted thinkers. Keve was in deep water.

He went out and bought some books by the aforementioned famous men, and he looked them over...and he looked them over and he could not understand them, AT ALL!...He gave up.

As a butcher, he was required to get an annual physical. So, off he went to the Doctor's office. He took along a pal for "moral support".

After being greeted by the receptionist he was told to take a seat. A few moments later a nurse came out with a specimen cup and told Keve where to find the bathroom. He filled the cup with water and came out to give it to the nurse.

She studied the cup as a puzzled look swept over her face. Determined, the Nurse gave Keve another specimen cup and said, "Please urinate in this".

Keve went, and returned with the cup. This time the cup contained saliva. A wrinkle furrowed the nurse's brow. She was confounded. She paused and with a touch of desperation said, with emphasis, "Piss in this cup!"

This was language that Keve understood. He went to the bathroom and came back with the specimen.

I don't know whether this experience was the high or low point in the nurse's day. Her experience with Keve could have given her moments of side-splitting laughter or made her re-evaluate her career choice.

Book Club Report

by Gail Sergenian

Come join the Village at Stone Ridge Book Club on Thursday, June 2, at 1:30 pm to discuss *The Kite Runner*, by Khaled Hosseini.



It is a beautifully written book about a boy and his playmate growing up in Afghanistan. Sometimes very sad, but always engrossing.

A summary from the author's website: "An epic tale of fathers and sons, of friendship and betrayal, that takes us from the final days of Afghanistan's monarchy to the atrocities of the present."

We meet in the library on the first Thursday of every month. Refreshments are served. Hope to see you there!

THE CLUBHOUSE LIBRARY

The television in the library is only being used for sporting events. We would like to change that and use the TV for a "Movie Night at the Clubhouse." If anybody has a DVD or VHS machine that they would like to contribute, it would be welcomed.

Please call: 978-692-0648

THE NEXT ISSUE ...

of The Quarry Bulletin will be delayed until August. Any articles for July will be included in that issue. We hope this summer break does not disappoint or inconvenience any residents. Any vital information that needs to be distributed will be placed on the new Bulletin Board, in the mailroom, any urgent communications will be distributed via e-mail and individual notifications.

Thank you and enjoy your summer (if it comes?!)... Richard & Nany Diaz

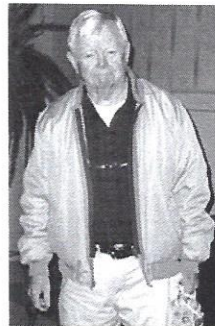


Flag Committee: (L to R) June Hadio, Elaine Gallant, Tink Nussbum, Barbara West, Charlotte Demetri, Christine Caterino and Sharon Erickson.

DEDICATION NIGHT CELEBRATION



The lowering of The Flag...



Gifts were given to the "Keepers of the Flag" Louise and Harry O'Donnell as a token of appreciation.



...carrying it to shelter...



Everyone cheers and celebrates after Chairman of the Flag Committee, Tink Nussbum, finishes her poem and speech to commemorate this event.



Tom West helps pour champagne.



Anne Sullivan cuts and serves the cake.



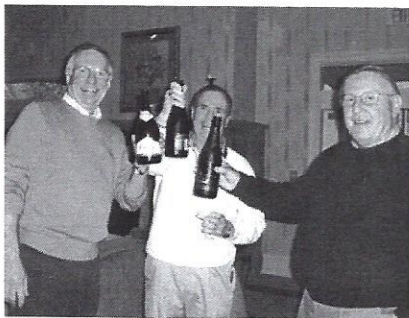
Hostess Joan Roy



...for Chris Zahos, an Air Force Veteran, to explain...



Shirley Chambers, Sharon Erickson and Tom Barry.



Bill Nussbum, Mike Gallant and Ron Caterino, champagne servers.



Christine Caterino and Eileen Cotter



...and demonstrate the proper way...



Raine Keele and Sue Zembko.



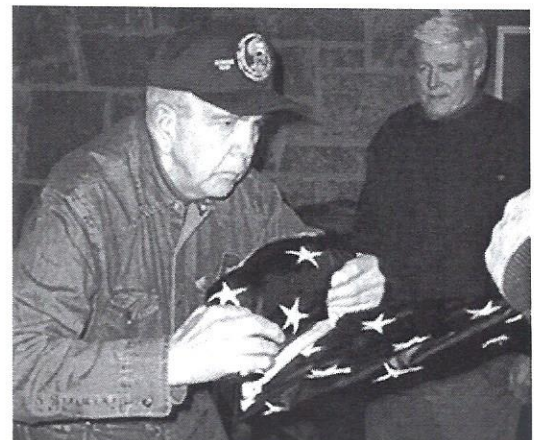
Barbara West, Elaine Gallant, Linda Anzivino and Christine DeFronzo.



Jubilant Tink Nussbum



(L to R) Marie Stabile, Kathy Lemire, Rosalie Johnson and Fred Lemire.



...to fold the flag into a perfect triangle.



Rain, rain, go away!

So much for getting out after dinner to take a leisurely walk and meet some new neighbors! But, have no fear-June 5th is the "Newcomers Brunch," and this will give everyone the opportunity to come out to meet and greet the new neighbors! The sign-up sheet will be on the bulletin board.



What a fabulous turn-out for our flag dedication on May 24th. It's wonderful to see our community embrace and support this project. Thanks to Joan Roy, Anne Sullivan, Dom and Chris De Fronzo for setting up the reception.

We have ordered new bulletin boards for the mailroom and they have arrived. One will be specifically for the Board of Trustees, one for our Social events and one for miscellaneous information. Look for our new marquis in the front lobby. Now we just need a "volunteer" to hang everything up!! Call me.

We had a great group turn-out for our 2nd Annual Cookout. We have another planned for July 3rd. Stay tuned.

Many of our residents migrate to Florida for the winter and we have found that there are many who leave for the summer, to Maine, Cape Cod and other New England destinations. We wish them a great summer and look forward to seeing them in the fall!

Enjoy your day!

Clubhouse: June Weekly Happenings

Wednesday - June 1 Private Function

Wednesdays - June 8, 15, 22, 29

Weight Watchers 4:30 pm

Knit, Stitch & *Itch 7:00 pm

Thursday - June 2

Book Club 1:30 pm

Business Meeting 7:00 pm

Sunday - June 5 Newcomers Brunch 11:00 am

Friday - June 10

Canasta Club/Poker game 7:00 pm

Sunday - June 12 Private Function

Friday - June 17 Private Function

Monday - June 20 Board Meeting

Saturday - June 25 Private Function

Social Committee Meeting

Wednesday - June 8 7:00 pm at the Library

THE LAST WORD A Polish Divorce

A Polish man moved to the USA and married an American girl.

Although his English was far from perfect, they got along very well until one day he rushed into a lawyer's office and asked him if he could arrange a divorce for him--quick.

The lawyer said that the speed for getting a divorce would depend on the circumstances and asked him the following questions:

LAWYER: "Have you any grounds?"

HUSBAND: "Ja, Ja, acre and half and nice little home."

LAWYER: "No, I mean what is the foundation of this case?"

HUSBAND: "It made of concrete."

LAWYER: "Does either of you have a real grudge?"

HUSBAND: "No, we have carport, and not need one."

LAWYER: "I mean, what are your relations like?"

HUSBAND: "All my relations still in Poland."

LAWYER: "Is there any infidelity in your marriage?"

HUSBAND: "Ja, we have hi-fidelity stereo set and good DVD player."

LAWYER: "Does your wife beat you up?"

HUSBAND: "No, I always up before her."

LAWYER: "Why do you want this divorce?"

HUSBAND: "She is going to kill me."

LAWYER: "What makes you think that?"

HUSBAND: "I got proof."

LAWYER: "What kind of proof?"

HUSBAND: "She going to poison me. She buy a bottle at drugstore and put on shelf in bathroom. I can read, and it say, "Polish Remover".

-Sent by Reeno Agha

OOPS!

In last month issue, there was an identity mistake made on one of the photos "A warm Spring Day at the Village". Eileen Cotter was the person on her way to work.

We apologize for this error and any other misspellings of names or typos in the articles our writers submitted in the past issues.

We're doing our best.

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